

**Figure 8: Refund Amount by Income**

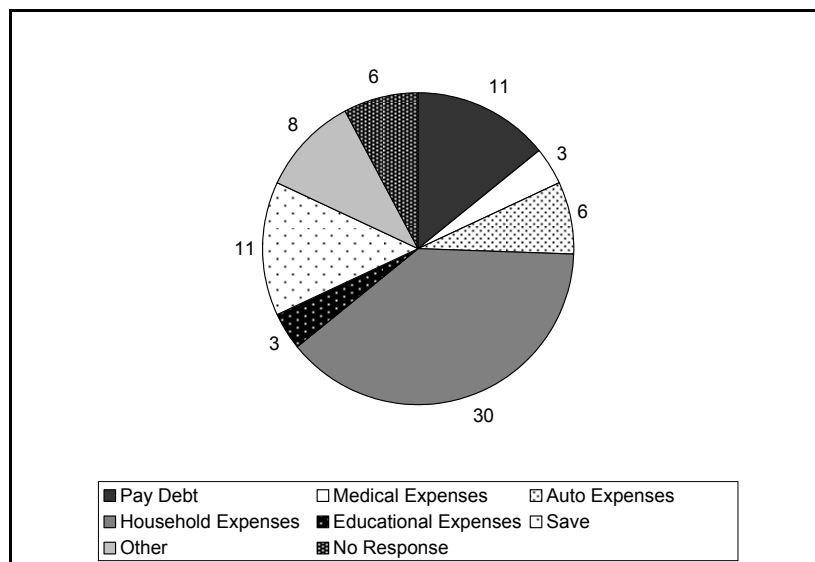
| Refund Amount | 2003 Household Income |                   |                   |           | Total |
|---------------|-----------------------|-------------------|-------------------|-----------|-------|
|               | <\$10,000             | \$10,000-\$20,000 | \$20,000-\$30,000 | \$30,000+ |       |
| <\$100        | 8 (33%)               | 6 (14%)           | 0 (0%)            | 1 (7.7%)  | 15    |
| \$100-\$499   | 5 (21%)               | 16 (38%)          | 6 (29%)           | 3 (23%)   | 30    |
| \$500-\$999   | 5 (21%)               | 10 (24%)          | 8 (38%)           | 4 (31%)   | 27    |
| \$1,000+      | 6 (25%)               | 10 (24%)          | 7 (33%)           | 5 (38%)   | 28    |
| Total         | 24                    | 42                | 21                | 13        | 100   |

Note: n=100 respondents (of 153) with observed values for income and refund amount.  
Percentages shown are column percent.

Of the 101 respondents re-interviewed in November and December, 10 of the 74 (14%) respondents who received a refund had saved their entire refund. Another 9 respondents (12%) had saved a portion of the refund amount. Of the 19 savers, six saved toward purchasing a home; six saved for emergency needs; two saved for retirement; two saved for their child's education or daily needs; three saved for other purposes.

Respondents who spent at least a portion of their refund were asked to give their "most important" refund use. Figure 9 shows the breakdown of "most important" refund uses. Thirty respondents (42%) named household expenses—home improvement/repair or regular household expenses—as their primary refund use. Paying debt and saving tied for the second most common response with 11 respondents each (14%). Six respondents (8%) gave automobile-related expenses as their most important use. Less than five respondents named medical expenses, educational expenses, send to family elsewhere, fun/splurge, and other.

**Figure 9: "Most Important" Actual Refund Uses**



Note: n=78 (respondents receiving a refund, of 101 in follow-up sample)